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Managing A \$750 Annual Cash Income For A Rural Family Of Five In Henderson County, Texas

Janie Mae Shofner Linzy

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MANAGING A \$750 ANNUAL CASH INCOME
FOR A RURAL FAMILY OF FIVE IN
HENDERSON COUNTY, TEXAS

By

Mrs. Janie Mae Shofner Linzy

A Thesis Submitted in Partial Fulfillment of
the Requirements for the Degree of

Bachelor of Science

in the

Division of Home Economics

of the

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Prairie View, Texas

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PREFACE

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It is hoped that this work will aid in showing how to get

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PREFACE

I. The writer has spent her life thus far in rural surroundings and is fully aware of the small income of the average rural family and the manner in which this income is spent.

II. The writer believes that studies should be made on the proper managing of small incomes, and that the result of these studies should be placed at the disposal of the rural public. Such literature should show methods by which the small income can be used to an advantage.

III. Many rural people need to be awakened to the resources in their immediate surroundings. These resources may be of the greatest service. But along with this awakening must come the knowledge of how to use the resources.

IV. It is hoped that this work will aid in showing how to get the essentials of life as well as some of the finer things with the small income.

MANAGING A \$750 CASH INCOME FOR A
RURAL FAMILY OF FIVE IN
HENDERSON COUNTY, TEXAS

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MANAGING A \$750 CASH INCOME FOR A
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Introduction

One of the most significant problems which faces civilized mankind is the one pertaining to finance and its management. This is true with groups and it is equally applicable to individuals. Proper management of the income of a nation or individual will make for success, contentment and happiness. On the other hand, an income which is used without plans or system does not bring to its owner the greatest satisfaction. Poor management of incomes finally becomes a social as well as an economic problem.

Statistics show that the greatest cause of desertion is a financial cause, yet desertion often occurs in families where there is an income sufficient, to yield happiness and to provide the necessities needed for normal life.

The very basis of the home, materially speaking, is the family income, and this income determines the activities of the family on a whole. Whether the family will have a small car or a large one, whether it shall live in an aristocratic restricted district or down by the railroad tracks is determined by the income of that family.

The future income of a family often depends upon the management of the present income. The family who makes any financial progress is the family who plans and spends the small income wisely.

In the face of the facts first presented no one can deny the importance of studying and planning the expenditure of the income of any family. The smaller the income the greater is the importance of careful planning. This practice can be wisely done by the rural as well as the urban family. This study is intended especially for the rural family and is based on concrete conditions. The situation used as the unit of study is a typical one of rural life. The family of five is a typical American family. The location is Henderson County in East Central Texas. The soil of this region is sandy loam, black sand, and on flood planes along the creeks, black land. The chief crops are cotton, corn, sorghum, peas, peanuts, potatoes, etc. Vegetables common to Texas are raised, especially tomatoes which have helped Jacksonville, Texas to be nationally known as a tomato market.

To live for a year on \$750 would be very difficult under some conditions, but in typically rural conditions

where there are many resources, it is found to be adequate when the expenditure is carefully managed. It is actually being done not only in Henderson County but in most rural sections throughout Texas. But most of these families who are doing this are unaware of their own incomes and do not keep accurate records of their expenditures. The writer believes that more education, health, happiness, and satisfaction can be derived from these small incomes if some plan of spending is set up. These plans should include the actual needs of the family members and how much money can be spent for each.

Purpose

It is the purpose of this discourse to set up a system of management which will enable the rural family with the small income to get the most out of the income for every member of his family with the least possible money. In most instances whether the income is large or small the proportions for spending are not in proper relation to each other. Individual taste, desires, and ambitions often

enter in. If it happens that the family members are especially fond of dress, the food budget may be inadequate. If the family members are lovers of fine food these may never be at home. But these one-sided living programs are usually annoying to some member of the family and in the final analysis they are destructive to all.

Resources

Nature has provided every rural family with resources almost magic in character. The proverbial "Horn of plenty" is in the hand of every rural dweller. It is pathetic how few of these realize fully the potentiality of their natural surroundings. Lola Blair, nutritionist for the Extension Service in Texas, says, "Nearly 90% of the family's food can be provided direct from the farm by following the 4-H pantry demonstration plan. The average family of five needs less than \$100 cash money yearly for food. The 4-H pantry demonstration offers other important advantages: health may be improved by the careful planning that results in the proper amounts and balance of foods to protect the body from disease. Time is saved the housewife by having a good selection of canned foods which may be quickly prepared; the

appetite is pleased with the wide variety of foods provided throughout the entire year; and a certain satisfaction is enjoyed from the creation of an ample and healthful diet from products on the farm." With these food requirements in mind, the first step in conserving the foods needs of a family is to make a food budget. This is simply a list of the kinds and amounts of food needed for a year by the family.

Poultry is an asset to any family if properly kept. It may be used to supplement the cash income or it may be used directly as a food.

Poultry is not expensive for even a small flock of birds can be made self-sustaining and at the same time contribute to the family needs. Turkeys, ducks, and geese will prove valuable to any family, but chickens are likely to prove more valuable because of the ready market for eggs, fryers, and hens.

"The extension service recommends that a family of five should have fifty hens and that this family of five should eat 156 dozens of eggs annually. If the hens are only average layers this will leave a large quantity of eggs for market."¹ To supply 156 dozen eggs each of fifty hens would

¹ Feeding for Egg Production. Extension Service, C-33.

have to lay about 39 eggs annually but the average hen will lay 144 eggs and the good layer will produce 300 eggs annually, hence fifty hens will fill the family needs and at the same time produce eggs for market and for hatching purposes.

"A flock of good layers pay for themselves many times even if food has to be purchased. One is always working on a safe margin if he has a food cost of 1/5 of the income from the hen."¹ The feeding of chickens is not a matter of cash expense to this typical family of Henderson County, now should it be to any rural family. "The grain food can be mixed at home by some recommended formula or the poultry grower might learn through experience to mix his peas, peanuts, hegari and maize or whatever else he happens to have on hand."² Even a small plot can be made to produce a creditable amount of small grain for feed for poultry.

To make poultry pay some specific points should be recognized. In the first place, poultry raising is a year-round business which means there is something for the poultry raiser to do every month of the year. In the summer hens must have shade. If there are no trees a thatch shade may be provided. There should be plenty of nests at least 1 for every

¹ Feeding For Egg Production, Extension Service, C-33.

² Poultry Yard Equipment. Extension Service, B-71.

5 hens. Plenty nests make laying convenient. Hens must not be allowed to become too motherly. A hen can't be the brooding type and the hustling type at the same time. If a hen mothers her chicks, she should be made to wean them as soon as they are able to care for themselves.

Clean quarters should be provided. Plenty of feeders and waterers should always be convenient. Any rural family which attempts to raise poultry and observes the facts given here will find that it pays. If a rural family lives in a county where there is a Farm or Home Demonstration agent many helpful instructions can be obtained from this source, but it can be done without the services of these agents.

Henderson County does not have a Home Demonstration agent, but the Extension Service pamphlets are at the disposal of anyone who cares to use them. The family under investigation uses this literature freely and incidentally, owns a pressure cooker and sealer which cost approximately \$30.00. This equipment pays for itself many times each year and any family on a limited budget would make a wise investment in buying one. This cooker and sealer are useful in the canning of beef and poultry as well as in the canning of fruits and vegetables.

Every family must work out its own food budget for budgets are seldom alike because families differ in size, in appetite and in taste. When the food budget is made, the house wife may figure out how much of each kind of food must be obtained. The rural family whose income management is being studied plans a food budget which has some semblance of this standard food budget which follows. This budget includes only products which are common to East Central Texas. Many foods of each class are given that the house wife might have a wide range to select from which makes it possible for her to plan balanced and healthful meals and yet appease the individual tastes and appetites of the members of her family.

A $\frac{1}{2}$ acre plot kept under cultivation throughout the year supplies the vegetable needs of the family. This garden plot is fertilized with barn yard manure and green manure such as vines of legumes. Barnyard manure if used is applied fresh in the fall. But rotted manure is preferred and this is plowed under and well mixed with the soil before any planting is attempted.

Some vegetables are planted each month. Carrots, endive English peas, lettuce, mustard, and kahl rabi are among

the list planted during the early months, while cabbage, string beans, egg plants, sweet corn, cucumbers, tomatoes, cantaloupes, and potatoes are planted later. The time of planting will be determined somewhat by climate and soil.

The amounts and kinds of vegetables taken from this garden are shown on the following table. The fruits are from a quarter acre plot which is also planted to green feed upon which the chickens graze.

Fruits 906 lbs.

Peaches	Grapes	Citrus fruits
Apples	Cherries	Pears
Apricots	Tomatoes	Cantaloupes
Figs	Quince	Watermelons
Plums		rhubard

Vegetables

<u>Leafy</u>	<u>Starchy</u>	<u>Others</u>
<u>728 lbs.</u>	<u>728 lbs.</u>	<u>728 lbs.</u>

Spinach	Corn	Beets
Swiss Chard	Sweet potatoes	Beans
Cabbage	White potatoes	Peas
Collards		Okra
Broccoli		Turnips
Kraut		Pumpkins
Brussel sprouts		Cucumbers
Mustard		Radishes
Turnip tops		Squash
Onion tops		onions
Kahl rabi		Egg plant
Lettuce		Carrots
Cress		Cushaw
Rope		
Kale		
Cauliflower		
Chinese cabbage		
Endine		
Wild greens		

SWEETS

Name	Amount
Jelly jam and preserves	52 lbs.
Honey and syrups	52 lbs.
Sugar	206 lbs.

PROTEINS

Name	Amount
Beef	500 lbs.
Pork	200 lbs.
Fowl	100 lbs.
Cheese	52 lbs.
Nuts	26 lbs.
Eggs	156 doz.
Dried peas and beans	104 lbs.

GRAIN FOOD

Name	Amount
Flour	312 lbs.
Meal	312 lbs.
Rice	52 lbs.
Hominy	26 lbs.
Grits	52 lbs.
Others	26 lbs.

FAT FOODS

Name	Amount
Butter	130 lbs.
Lard	52 lbs.
Pork	52 lbs.

A gallon of milk is the minimum requirement for a day for a family of five. This Henderson County family maintains four milk cows, two of which are fresh at the same time. These cows yield each an average of two gallons of milk per day which makes four gallons daily. This surplus of skimmed milk is fed to hogs and chickens. This amount of milk yields a surplus of butter which is sold or used in cooking.¹ The calves from these cows are usually

¹ Killing and Cutting Beef on the Farm. Extension Service, B-79.

canned while they are still yearlings. The beef is canned as sausage, steak, stew, chili and roast thus providing a variety of meat dishes.

The cost of producing this milk and beef is negligible for the food for all is raised on the farm. A permanent pasture of 15 acres is maintained for grazing while green cover crops of oats or sudan is provided during the winter. A special ration of crushed corn and small grain such as hegarimilo maze and kaffir corn is a wholesome grain food. Hays of various kinds including pea, peanut, sorghum and grass adds variety and nutrition to the diet of the cows. The wise farmer who finds it necessary to purchase any commercial food such as cotton seed meal, or cotton seed cakes or hulls does so by exchanging cotton seed or some other home grown product for the commercial food.

Corn and the green cover crops are also good foods for hogs. The surplus milk mentioned previously helps to provide the protein needs of the hogs. Surplus vegetables and fruits are also added to the hogs' ration.

An attempt is made to keep the hogs in good physical condition but not to make them too fat for too much fat renders the meat less palatable for bacon.¹ Two hogs each

¹ C-60, Killing and Curing Pork, Extension Service.

dressing out 150 lbs. of meat yield the required amount of pork for the annual use of the family. These two hogs will also yield enough lard for the year.

Ten acres is provided for the timber lot. This amount of land will not provide fuel indefinitely, but special care is taken with the trees. The timber is used conservatively. The trees are cut low to ground. Every usable foot is used. Underbrush is cleared that the trees might have a chance to grow. Fires are not permitted. The wood for fuel is cut during the leisure period in July or August and allowed to season for future use.

With most of the food grown and preserved at home, there is more money left for other necessities. This family tries to keep the budget well proportioned that no shortage of funds will occur for a particular need or group of needs. A standard budget which is used as a sort of guide includes the following proportions:

Food	25%	of the income
Shelter	25%	
Savings	12 $\frac{1}{2}$ %	
Advancement	12 $\frac{1}{2}$ %	
Clothing	15%	
Operating expenses	10%	

In this budget "savings" include money in the bank, insurance payments, money invested in stocks, bonds or postal savings. Clothing includes the dry cleaning of clothes and repair of shoes and hats; operating expense includes fuel, lighting, laundress, cleaning supplies, care of lawn, and postage. Advancement includes doctor, oculist, dentist bills, magazines, news papers, movies, clubs, lodges, and church dues. This also includes education and the upkeep of the car.

This standard budget is changed to meet the individual needs of the Henderson County family and their personal budget looks like the following:

	<u>Year</u>	<u>Month</u>	<u>Week</u>
Food, 15%	\$112.50	9.37 $\frac{1}{2}$	2.34 $\frac{3}{8}$
Shelter, 20%	150.00	12.50	3.12 $\frac{1}{2}$
Savings, 10%	75.00	6.25	1.56 $\frac{1}{4}$
Clothing, 20%	150.00	12.50	3.12 $\frac{1}{2}$
Operating expense, 15% . .	112.50	9.37 $\frac{1}{2}$	2.34 $\frac{3}{8}$
Advancement, 10%	75.00	6.25	1.56 $\frac{1}{4}$
Health, 5%	37.50	3.12 $\frac{1}{2}$.78 $\frac{1}{8}$
Incidentals, 5%	37.50	3.12 $\frac{1}{2}$.78 $\frac{1}{8}$
	<u>\$750.00</u>		

The \$150 included under shelter takes care of annual notes on the homestead and taxes; repairs are included under operating expenses. One-third of the savings are in the farm insurance.

For the Husband:

Advancement includes reading material which in this case is the Progressive Farmer, a daily paper, McCall Magazine and a magazine of sports. Few clubs are enjoyed except those to which the children belong at school. Some money is contributed to the church and its auxiliaries. All the expense for school supplies is included under this item.

The family has to practice strict economy in the matter of clothing. In doing this they try to buy a few good garments rather than many of poor quality; for one year the following purchases were made:

For the Wife:

	<u>Year</u>	<u>Month</u>	<u>Week</u>
5 house dresses (home made)	\$5.00	.41 2/3	.10 1/6
2 every day slips (home made)	1.20	.10	.02 1/4
1 dress slip	1.20	.10	.02 1/2
2 hats	4.00	.33 1/3	.08 1/3
3 pr. hose	3.00	.25	.06 1/4
3 pr. work hose	.60	.05	.01 1/4
1 dress (home made)	5.00	.41 2/3	.10 1/4
3 brassiers	.75	.06 1/4	.01 9/16
1 pr. gloves	1.00	.08 1/3	.02 1/12
2 gowns	2.00	.16 2/3	.04 1/6
1 coat (Home made)	6.00	.50	.12 1/2
4 pr panties	1.20	.10	.02 1/2
Total	\$30.95		

For the Husband:

	Year	Month	Week
2 pr. everyday shoes	\$6.00	.50	.12 1/2
1 pr dress shoes	4.00	.33 1/3	.08 1/3
2 pr. pajamas	2.00	.16 2/3	.04 1/6
1 dress hat	2.50	.20 5/6	.05 1/24
6 pr. socks	1.50	.12 1/2	.03 1/8
2 dress shirts	2.50	.20 5/6	.05 1/24
4 work suits	8.00	.66 2/3	.16 2/3
4 pr. summer underwear	1.40	.11 2/3	.01
2 pr. winter underwear	2.00	.16 2/3	.04 1/6
Total	\$29.90		

For Bill, Age 15:

1 suit	\$15.00	\$1.25	.31 1/4
2 pr. school trousers	4.50	.37 1/2	.09 3/8
2 pr. shoes	8.00	.66 2/3	.16 2/3
4 shirts	4.00	.33 1/3	.08 1/3
6 pr. socks	1.50	.12 1/2	.03 1/8
1 cap	1.50	.12 1/2	.03 1/8
Total	\$34.50		
(Additions)			
1 pr coveralls	1.50	.12 1/2	.03 1/8
2 pr summer underwear	1.40	.11 2/3	.01
1 pr winter underwear	1.00	.08 1/3	.02 1/12
Total	\$38.40		

For Joe, Age 12:

1 rain overcoat combination	4.00	.33 1/3	.08 1/3
2 pr school trousers	3.00	.25	.06 1/4
3 shirts	3.00	.25	.06 1/4
2 pr shoes	6.00	.50	.12 1/2
4 pr summer underwear	2.40	.20	.05
1 pr gloves	.50	.04 1/6	.01 1/24
1 cap	.75	.06 1/4	.00 9/16
1 Hat	1.00	.08 1/3	.02 1/12
2 pr overalls	2.00	.16 2/3	.04 1/6
1 sweater	2.00	.16 2/3	.04 1/6
Total	\$24.65		

For Betty, Age 8:

	<u>Year</u>	<u>Month</u>	<u>Week</u>
6 school dresses (home made)	\$4.50	.37 1/2	.09 3/8
1 coat (renovated) Lining, dye for coat	1.05	.08 3/4	.02 3/16
3 pr shoes	5.00	.41 2/3	.10 1/6
1 tam	.50	.04 1/6	.01 1/24
1/2 doz sacks	.90	.07 1/2	.01 7/8
1/2 doz. panties (Home made)	1.20	.10	.02 1/2
4 slips (home made)	1.50	.12 1/2	.03 1/8
1 sweater	1.00	.08 1/3	.02 1/12
2 dresses (home made)	4.00	.33 1/3	.08 1/3
1 pr gloves	.50	.04 1/6	.01 1/24
1 hat	1.00	.08 1/3	.01 1/2
Total	<u>\$21.35</u>		

The clothing expenditures for the year for which figures are submitted totals as follows:

For the Wife	\$28.35
For the Husband	29.90
For Bill	34.50
For Joe	24.65
For Betty	<u>21.35</u>
	<u>\$138.75</u>

This leaves \$8.65 of the clothing budget to be used for repair of shoes, dry cleaning and incidentals such as special costumes for plays at school or church. In planning this clothing list a check is made of the clothing each member of the family has on hand. A list is made of all articles that might still be used. Articles that might be renovated are noted and the new list made with these possessions in mind. Joe often can wear Bill's clothing but a special point is made to see that he has some new clothes to prevent an inferiority complex.

The food purchases of this family for one week were as follows:

raisins, 10¢	grits, 10¢	cheese, 15¢
oatmeal, 10¢	spaghetti, 10¢	crackers, 10¢
lemons, 10¢	rice, 5¢	oranges, 15¢
corn flakes, 10¢	mackerel, 10¢	grapefruit, 15¢
bran, 10¢	sugar	flour

The amount of flour used for the week is estimated to cost 40¢ and the amount of sugar is estimated to cost 25¢. These food items, however, are not bought in small lots.

With similar purchases as these and with her pantry well filled, the housewife has no difficulty in planning and serving palatable healthful meals

	<u>Breakfast</u>	<u>Dinner</u>	<u>Supper</u>
M e n l u	orange halves, corn flakes and milk, sugar, eggs, bacon, toast, butter, cocoa	chicken and dressing, peas, mashed potatoes, spinach, cucumber salad, apple pie, corn bread, milk or tea.	potato salad, scalloped cabbage, cookies, cocoa, butter, rolls.
.....			
M e n ² u	Hot cakes, syrup, butter, ham, milk	Mock chicken croquets, turnip greens, sweet potatoes, buttered beets, canned peaches, and cream, corn muffins and milk.	Deviled eggs, stewed peaches, butter, brown bread, milk
.....			
m e n ³ u	Meat croquettes, oatmeal, peach preserves, biscuits, butter, cocoa.	Tamale pie, creamed corn, squash, cabbage, rice pudding, white bread, milk.	Buttered spaghetti, pea salad, canned figs, oatmeal muffins, tea.
.....			

	<u>Breakfast</u>	<u>Dinner</u>	<u>Supper</u>
M e ₄ n u	corn flakes and bananas, sugar, cream, fried hash, toast, butter, cocoa	stuffed peppers, lima beans, spinach, sliced tomatoes, spiced pears, corn bread, milk.	corn fritters, berry jelly, potatoes in jackets, raisin muffins, milk
.....
M e ₅ n u	Ham, eggs, syrup, butter, biscuits, milk.	Meat loaf, okra and tomatoes, green peas, cucumbers, ginger bread and lemon sauce, brown bread, milk.	Buttered rice, cole slaw, crackers, ice cream, cakes.
.....
M e ₆ n u	Bread, milk, and cream, french potatoes, apple sauce, muffins, butter, milk.	Canned steak, car- rots(buttered), creamed onions, mustard greens, berry pie, white bread, milk.	Fried tomatoes, bacon and lettuce salad, cookies, milk, corn meal muffins.
.....
M e ₇ n u	Fresh peaches and cream, rice, eggs (scrambled), rolls, butter, cocoa.....	Stuffed egg plant, string beans, baked corn, pepper salad, tapioca pudding, corn bread, milk.	Meat patties with apple rings, grits, brown bread, butter, fruit juice (canned)
.....
.....

When one checks these menus it is found that most of the items included in them are produced by the family and preserved or stored at home. This bears out the statement of J. F. Rosborough, Extension Horticulturist when he says, "Gardens cut living expenses amazingly, either in town or in the country, and, garden produce furnishes many of the essentials for a healthy diet. Indeed it is doubtful if most housewives, even though they appreciate the importance of vegetables in the diet, can find means without a garden to provide the great abundance

of green stuff demanded by nature as the price of health".

Conclusion

Economists, sociologists, and health authorities all find the status of the rural dwellers below that of the people who live in urban communities. This situation may be looked at from two angles. One school, maintains that rural people are naturally unresourceful. Another school, expounds the theory that the status of this group is low because all legislative measures, until very recently, were passed for the protection of urban dwellers.

The writer is neither trying to condemn nor approve of either theory, but this one thing is definitely to be recommended. If the condition of the rural people is to be made better from the standpoint of health, finance, community recreation or from any other aspect of life, the rural people must, themselves, take the first step. This first step might well be "Living at Home". Any family could to some degree follow the steps of this rural family of Henderson County and live happily and pleasantly on a small income; of course, adjustments to meet their individual conditions would have to be made.

In any situation, record keeping of the income and expenditures is important. Farming is a business and must be regarded as such if it is to be successful. No successful business man would ever think of operating a business without thorough planning, and some kind of checking system. The family budget does this effectively. In the abundance of nature even though there is a scarcity of cash, there should be health and happiness and if man makes the best use of the things provided by nature he will have an opportunity to live fully and develop himself to his greatest capacity and to be of the greatest service to his fellowmen.

Summary

The prevailing income is a small sum. This is as true of rural situations as of urban ones. Fortunate for rural people, however, their resources are often so great that they offset many difficulties which usually accompany small incomes.

The spending of any income should be done on a systematic basis for by so doing it is more likely to be spent for the

things most needed.

Opportunities for developing resources in the rurals are not very limited. The raising of poultry, hogs, and cows nearly always proves to be a profitable endeavor. These types of live stock and the garden will produce practically everything the family needs in the way of food.

If most of the food is produced at home, the cash income can be spent for clothing, development, shelter, and operating expense.

Careful planning in spending the income and skillful management of products raised will yield health, growth and happiness to every member of the family.

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